

RESPONSE

This is a response to the Office Action dated February 25, 2003. Claims 1-20 are pending in the application. In the Office Action, Claims 1-20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Pat. No. 6,006,206 ("Smith").

5 The rejections from the Office Action of February 25, 2003 are discussed below in connection with the various claims. No new matter has been added. Reconsideration of the application is respectfully requested in light of the following remarks.

I. REJECTIONS UNDER 35 U.S.C. § 103(a)

10 Independent Claims 1, 13 and 17 were rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Smith. With this response, independent claims 1, 13 and 17 have been amended for clarity. Support for these amendments may be found in the specification. No new matter has been added.

15 Independent Claim 1, as amended, relates to a method of accessing substantially real-time financial information of an account holder in a computerized system, the substantially real-time financial information describing a first account of the account holder being stored on a first record keeping system and a second account of the account holder being stored on a second record keeping system, the first record keeping system being different from the second record keeping system. The method comprises: "receiving identification of the
20 account holder, the account holder identification being associated with the first account information stored on the first record keeping system and the second account information on the second record keeping system;" "transmitting first and second requests to the respective first and second record keeping systems substantially simultaneously, the first and second requests requesting information associated with the account holder identification;" and
25 "receiving first and second responses from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification."

30 Independent Claim 13, as amended, relates to a method of accessing substantially real-time financial information of an account holder from first and second record keeping systems in a computerized system. The method comprises: "receiving a first input from a

user, the first input being associated with a first financial account of the account holder residing on the first record keeping system and a second financial account of the account holder on a second record keeping system, the first record keeping system being different from the second record keeping system;" "transmitting, substantially simultaneously, a request to each of the first and second of record keeping systems;" "receiving a response from each of the first and second record keeping systems;" and "presenting at least a portion of the response to the user."

Independent Claim 17, as amended, relates to a computer program embodied on a computer-readable medium capable of presenting real-time financial account information of an account holder to a user. The computer program comprises: "a security module capable of authenticating the user;" "a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the account holder, each of the record keeping systems being different from the other; the communication module being capable of substantially simultaneously transmitting requests for real-time financial account information to the plurality of record keeping systems and receiving responses therefrom;" and "a presentation module capable of presenting portions of the responses simultaneously."

Smith discloses a data health monitor for financial information communications networks which automatically detects problems in the delivery of real-time financial information to client site computer systems, which problems may result in the use of non-current financial information by the client site computer systems. Upon detection of a delivery problem, the data health monitor according to the present invention automatically alerts users at the client site computer system that the financial information being used is not real-time and automatically clears the alert when the used information becomes real-time. The data health monitor according to the present invention automatically detects problems in the delivery of financial data both from data sources to the communications network and within the communications network itself. Through the use of open architecture, the data health monitor according to the present invention may be applied to a variety of client site applications including a client site terminal with a display displaying the financial

information and an indication whether the information is real-time or stale. *See* Smith, Col. 1, lines 6-25.

In particular, Smith discloses a system which monitors real-time financial data being provided from financial exchanges such as stock markets, commodity markets, foreign exchange markets, etc. as well as financial data from databases and other real time data sources. *See* Smith, Col. 5, lines 20-25. Smith fails to disclose a method and computer program which provides a user with substantially real time interaction with the financial information of an account holder, stored on different independent record keeping systems, as claimed. Smith discloses instead, a system in which data sources, representing themselves to be providing data in real time, i.e. as that data is actually generated, are monitored to ensure that the receiver actually receives the data in real time. Smith does not disclose that the data sources may be record keeping systems which store the account data of an account holder. Such data sources may or may not maintain real-time account information per se, however, Applicants' claimed system is directed to delivering the data from the multiple record keeping systems to the user in real time, i.e. substantially simultaneously, such that the user does not need to sequentially access each record keeping system one at a time to obtain the desired account information.

For at least these reasons, Claims 1, 13, and 17, as amended, are not obvious in view of Smith. Accordingly, Applicants request that the Examiner withdraw this rejection of independent Claims 1, 13 and 17.

Dependent Claims 2-12, 14-16 and 18-20 were also rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Smith. Dependent claims 2-12, 14-16 and 18-20 should be allowed for the reasons set out above for the independent claims. Applicants therefore request that the Examiner withdraw this rejection of these claims.

In addition, additional limitations of these dependent claims also distinguish over the cited reference. For example, Smith fails to disclose: receiving the account holder identification, the account holder being associated with a first mutual fund account stored on the first record keeping system and a second mutual fund account on the second record keeping system, as claimed in Claim 2; transmitting the first and second requests based on a cross-reference of account holder identification to record keeping systems, as claimed in

Claim 3; transmitting the first and second requests based on a dynamic cross-reference of account holder identification to record keeping systems, as claimed in Claim 4; updating the cross-reference of account holder identification to record keeping systems based on the first and second responses, as claimed in Claim 5; transmitting the first request based on a cross-reference of account holder identification to record keeping systems and transmitting the second request based on a list of record keeping systems known to be absent from the cross-reference, as claimed in Claim 6; transmitting the first and second requests based on a list of record keeping systems, as claimed in Claim 7; transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first format being different from the second format, as claimed in Claim 8; transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first record keeping system being operated by a different entity than second record keeping system, as claimed in Claim 9; transmitting the first action requesting a status of the first and second financial account, as claimed in Claim 10; presenting the first and second portions of the respective first and second response substantially simultaneously, as claimed in Claim 11; receiving a first user identification and transmitting a second user identifications with the first request, the first user identification being different from the second user identification, as claimed in Claim 12; transmitting a plurality of requests based on a list of financial institutions and associated record keeping systems, as claimed in Claim 14; transmitting a plurality of requests based in part on a list of record keeping systems and based in part of a cross-reference list of record keeping systems and the account holder identification, as claimed in Claim 15; receiving an response indicating the record keeping system lacks account information associated with the account holder identification, as claimed in Claim 16; wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of record keeping systems, as claimed in Claim 18; wherein the communication module transmits a first set of requests to a first group of record

keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of financial institutions and associated record keeping systems, as claimed in Claim 19; or wherein the presentation module presents the portions of a first group of the plurality of responses simultaneously, as claimed in Claim 20.

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned "**VERSION WITH MARKINGS TO SHOW CHANGES MADE.**"

CONCLUSION

Each of the rejections in the Office Action dated February 25, 2003 has been addressed and no new matter has been added. Applicants submit that all of the pending claims are in condition for allowance and notice to this effect is respectfully requested. The Examiner is invited to call the undersigned if it would expedite the prosecution of this application.

Respectfully submitted,


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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS:

5 Please amend claims 1, 13 and 17 as follows:

1. (Amended) A method of accessing substantially real-time financial information of an account holder in a computerized system, the substantially real-time financial information describing a first account of the account holder being stored on a first record keeping system and a second account of the account holder being stored on a
10 second record keeping system, the first record keeping system being different from the second record keeping system, comprising:
- (a) receiving identification of the [an] account holder [identification], the account holder identification being associated with the first account [information] stored on
15 the first record keeping system and the second account [information] on the second record keeping system;
- (b) transmitting first and second requests to the respective first and second record keeping systems substantially simultaneously, the first and second requests requesting information associated with the account holder identification; and
- (c) receiving first and second responses from the respective first and second
20 record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification.
13. (Amended) A method of accessing substantially real-time financial information of an account holder from [a plurality of substantially] first and second record keeping
25 systems in a computerized system, comprising:
- (a) receiving a first input from a user, the first input being associated with a first financial account of the account holder residing on the first record keeping system

and a second financial account of the account holder on [a] the second [substantially real-time] record keeping system, the first record keeping system being different from the second record keeping system;

(b) transmitting, substantially simultaneously, a [plurality of requests] request to each of the [plurality of] first and second record keeping systems;

(c) receiving a response from each of the [plurality of] first and second record keeping systems; and

(d) presenting at least a portion of [at least one] the response to the user.

17. (Amended) A computer program embodied on a computer-readable medium capable of presenting real-time financial account information of an account holder to a user, comprising:

(a) a security module capable of authenticating the user;

(b) a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the account holder, each of the record keeping systems being different[,] from the other;

the communication module being capable of substantially simultaneously transmitting requests for real-time financial account information to the plurality of record keeping systems and receiving responses [from the record keeping systems] therefrom; and

(c) a presentation module capable of presenting portions of the responses simultaneously.